

It is often said that retirement is the happiest time of a person's life. How far do you agree with this view?

Retirement years can be the most contented period of an individual's life. It seems to me that ~~have-~~having a happy retirement depends on a pensioner's lifestyle, ~~families-family~~ and financial circumstances. While it may be correct that retirement can be the happiest time, ~~however, itthat~~ cannot be true for everyone.

Retiring occurs late in life, it is associated with a time of poor health and no matter how optimistic a person is. A satisfying retirement requires some factors such as ~~have-~~having hobbies, social activities and financial resources. Happy retirees have an active lifestyle and do some exercise as an avocation ~~that itwhich~~ leads to keeping fit and being healthier and happier than unhappy peers that have inactive lifestyle.

Some of the retirees plan ahead about their older days and have discretionary funds built into their retirement budget based on the lifestyle that they want to enjoy and secure their retirement. By saving money for retirees' age they can travel ~~to~~ anywhere they want and pursue their interests and also participate ~~on-in~~ charity as well as doing volunteering/voluntary things work that itwhich offers a myriad of benefits to their physical and emotional well-being.

One of the most significant drawbacks to retirement is isolation and feeling lonely, hence the presence of family and friends is an important element to older people and they are pleased to see their children and grandchildren around themselves.

To conclude, retirement is not the happiest time for everybody because of some issues such as health, financial concerns and isolation so to have a happy retirement times' seniors must plan for their retirement ~~bu~~ saving money, doing some exercise and ~~make-~~making friends to avoid loneliness and enjoy their retirement age.